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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Ruby	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Harper	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 8319	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Ruby First Name	Harper Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		8408 S. Kingston Ave. 3rd Floor Number Street	Number Street
		Chicago Illinois 60617	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send an notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I had lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Ruby		Harper	Case number (if knd	pwn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	e		
7. The chapter of the Bankruptcy Code you are choosing to file under		scription of each, see <i>Notice Req</i> . Also, go to the top of page 1 and		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or me may pay with a credit I need to pay the fee Individuals to Pay Yo I request that my fee judge may, but is not the official poverty lim	ow you may pay. Typically, if you oney order If your attorney is a card or check with a pre-print of in installments. If you choose our Filing Fee in Installments (Compared to, waive your fee, and the that applies to your family sign, you must fill out the Application.	ou are paying the s submitting you ed address. e this option, sig Official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court for e fee yourself, you may pay with cash, in payment on your behalf, your attorney an and attach the <i>Application for AA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	WhenWhenWhen	MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin			b you want to stay in your residence? St You (Form 101A) and file it with

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Harper Debtor 1 Ruby Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Ruby Harper Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling					
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):		
15.	Tell the court	You must check one:		Yo	ou must check one:			
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.		
oci fiii Y cl fc you au If ca w you co co		counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.		
			er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment		
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		I certify that I asked for credit counseling from an approved agency, but was unable obtain those services during the 7 days af made my request, and exigent circumstan merit a 30-day temporary waiver of the requirement.			
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	o ask for a 30-day temporary waiver of the equirement, attach a separate sheet explaining what fforts you made to obtain the briefing, why you were nable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this ase.		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		
		with your reasons	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	atisfied with your reasons, you must still ng within 30 days after you file. You ficate from the approved agency, along the payment plan you developed, if any. It is so, your case may be dismissed.		If the court is satisfied with your reasons, you must s receive a briefing within 30 days after you file. You must file a certificate from the approved agency, all with a copy of the payment plan you developed, if a lf you do not do so, your case may be dismissed.			
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:		
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		

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Debtor 1 Ruby Harper Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Ruby Harper Signature of Debtor 1 Signature of Debtor 2 Executed on _ 2/13/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Ruby		Harper	Case number (if)	known)				
First Name	Middle Name	Last Name						
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, c	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the Iso certify that I have delivered to the				
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I							
represented by an	• •	,		ules filed with the petition is incorrect.				
attorney, you do not	· ·	' '		•				
need to file this page.	/s/ Chris Prvor		Date	2/13/2017				
	Signature of Attorney for	or Debtor	M	M / DD / YYYY				
	g							
	Chris Pryor							
	Printed name							
	Semrad Law Firm							
	Firm name							
	11101 S. Western Aver	niie						
	Street	100						
	0.1001							
	Chicago		Illinois	60643				
	City		State	Zip Code				
	Contact phone		Email address	cpryor@semradlaw.com				
			Illinois					
	Bar number		State					

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Fill in this information to identify your case:							
Debtor 1	Ruby		Harper				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(State)				

П	Check if	this	is	an
	amende	d filir	١g	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$14,450.00
1c. Copy line 63, Total of all property on Schedule A/B	\$14,450.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$20,052.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	420,002.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$14,368.00 ———————————————————————————————————
	\$14,368.00 \$34,420.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabilities Part 3: Summarize Your Income and Expenses	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F Your total liabilities Part 3: Summarize Your Income and Expenses	\$34,420.00

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Debt	or 1 Ruby		Harper	Case number (if known)						
Doub (First Name	Middle Name	Last Name	oordo						
Part 4	Part 4: Answer These Questions for Administrative and Statistical Records									
6. Ar	e you filing for bankrupto	cy under Chapters 7, 11, or	r 13?							
	No. You have nothing to	report on this part of the fo	rm. Check this box and sub	omit this form to the court with your other s	schedules.					
V	Yes.									
7 W	hat kind of debt do you h	ave?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal,									
<u> </u>				cal purposes. 28 U.S.C. § 159.						
	Your debts are not print this form to the court wi		ou have nothing to report on	n this part of the form. Check this box and	submit					
		tur Current Monthly Income Form 122B Line 11; OR, Fo	, , ,	nonthly income from Official	\$4,643.78					
9.	Copy the following speci	al categories of claims fro	m Part 4, line 6 of Schedu	lie E/F:						
	From Part 4 on Schedule	E/F, copy the following:		Total claim						
	9a. Domestic support obliç	gations (Copy line 6a.)		\$0.00	_					
	9b. Taxes and certain othe	r debts you owe the governr	ment. (Copy line 6b.)	nt. (Copy line 6b.) \$0.00						
	9c. Claims for death or per	_								
	9d. Student loans. (Copy li	_								
9e. Obligations arising out of a separation agreement or diversity claims. (Copy line 6g.)		r divorce that you did not re	eport as \$0.00	<u> </u>						
	9f. Debts to pension or pro	ofit-sharing plans, and other	similar debts. (Copy line 6h.	.) \$0.00	-					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your c	ase:						
Debtor 1		Ruby			Harper				
Debtor 1		First Name	Middle N	Name	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	Jame	Last Name				
United Sta	ates B	ankruptcy Court for the:	Northern	t arro	District of Illinois				
Case num		annuprey countries and			(State)				
(If known)								—	
Officia	ıl Fo	orm 106A/B						Check if this is an amended filing	
Sched	dul	e A/B: Prope	rty					12/1	
category v responsibl write your	where e for name	you think it fits best. E	Be as complete a mation. If more s known). Answer e	nd a pace very	ccurate as possible. I is needed, attach a s question.	f two married people separate sheet to this	nan one category, list the are filing together, both a s form. On the top of any a	are equally	
1. Do you		or have any legal or ed So to Part 2	quitable interest	ın an	y residence, building,	, iand, or similar prop	erty?		
		Where is the property?							
	100.	timoro lo uno proporty.		Wh	at is the property? Ch	neck all that apply.	Do not deduct secured	claims or exemptions. Put	
1.1	Stree	t address, if available, or	other description		Single-family home			red claims on Schedule D: nims Secured by Property.	
		,	•		Duplex or multi-unit be Condominium or coop	_	Current value of the	Current value of the	
				E	Manufactured or mobi		entire property?	portion you own?	
	Num	ber Street			Land		Describe the nature o	f vour ownership	
				F	Investment property Timeshare		interest (such as fee s	simple, tenancy by	
	City State Zip Co		Zip Code	Other			the entireties, or a life estate), if known.		
				Wh	o has an interest in t	he property? Check	Check if this is co	ommunity property	
					Debtor 1 only		Ш		
				Г	Debtor 2 only				
					Debtor 1 and Debtor 2	only			
					At least one of the deb	tors and another			
					ner information you w perty identification n		item, such as local		
If you	own (or have more than one, li	st here:	•					
				Wh	at is the property? Ch	neck all that apply.		claims or exemptions. Put ired claims on Schedule D:	
1.2	Stree	t address, if available, or	other description	L	Single-family home			nims Secured by Property.	
					Duplex or multi-unit bu	· ·	Current value of the	Current value of the	
					Condominium or coop Manufactured or mobi		entire property?	portion you own?	
					Land				
	Num	ber Street			Investment property		Describe the nature of interest (such as fee s		
	City	State	Zip Code		Timeshare Other		the entireties, or a life		
	Oity	Oldio	2.6 0000				Chook if this is as	emmunity property	
				Wh	o has an interest in tl	he property? Check	(see instructions)	minumity property	
					Debtor 1 only				
				F	Debtor 2 only				
					Debtor 1 and Debtor 2	only			
					At least one of the deb	tors and another			
					ner information you w perty identification n		item, such as local		

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Debtor 1	Ruby		Harper	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or other		hat is the property? Check Single-family home Duplex or multi-unit buildin Condominium or cooperati Manufactured or mobile ho	g ve	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun City	nber Street State Z	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
		C C Oti	no has an interest in the property identification numbers Debtor 1 only	and another o add about this item,	Check if this is co (see instructions) such as local	mmunity property
2 Add	the dollar value of the portion	•	• •		s for pages	
	ve attached for Part 1. Write	•	-	., .	- Pages	
Do you ow you own tl	Describe Your Vehicles vn, lease, or have legal or equal to the someone else drives. If you ans, trucks, tractors, sport utility	lease a vehicle, als	so report it on Schedule G: E	-	-	
✓ Yes	S					
3.1	Model: Z	Nissa Altima 015	Who has an interest in t one. Debtor 1 only	he property? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: 4 Other information: 2015 Nissan Altima-Debtor to finance company	pay direct to	Debtor 2 only Debtor 1 and Debtor 2 At least one of the debt	•	Current value of the entire property? \$12975.00	Current value of the portion you own? \$12975.00
			Check if this is com	nunity property (see		
3.2	Make Model: Year:		instructions) Who has an interest in tone. Debtor 1 only	he property? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 At least one of the debtor 2	-	Current value of the entire property?	Current value of the portion you own?
			Check if this is comminstructions)	nunity property (see		

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	Ruby First Name	Middle Name	Harper Last Name	Case number		
		Middle Name				
3.3	Make		Who has an interest in the pone.	oroperty? Check		claims or exemptions. Pured claims on <i>Schedule</i>
	Model: Year:					nied claims on <i>Schedule</i> nims Secured by Property
	Approximate mileage:		Debtor 1 only			, ,
	Approximate mileage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4	Make		Who has an interest in the p	property? Check		claims or exemptions. P
	Model:		one.			red claims on Schedule
	Year:		Debtor 1 only		Creditors vvno Have Cia	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
Exan	nples: Boats, trailers, motors No	•	er recreational vehicles, other t, fishing vessels, snowmobiles, r	•		
Exan	nples: Boats, trailers, motors No Yes	•		notorcycle accessori	Do not deduct secured	claims or exemptions. P ared claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, r Who has an interest in the p	notorcycle accessori	Do not deduct secured the amount of any secu	•
Exan	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, r Who has an interest in the p one.	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
Exan	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, r Who has an interest in the pone. Debtor 1 only	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Property
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	notorcycle accessori property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	notorcycle accessori property? Check ly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communication.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors instructions)	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check ly s and another lity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only	property? Check s and another http://disproperty.check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P tred claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	oroperty? Check ly s and another hity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check ly s and another lity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule hims Secured by Property Current value of the

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De	ebtor 1			Harper	Case number (if known)	
		First Name	Middle Name	Last Name		
			our Personal and Househ		ollowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Exampl	_	and furnishings liances, furniture, linens, china,	kitchenware		
V	No Yes. D	escribe	Living room,dining room and b	edroom sets-debtor to pa	ly direct to finance company	\$300.00
		ronics les: Television:	s and radios; audio, video, stere	o, and digital equipment;	computers, printers, scanners; music	_
<u>✓</u>		escribe	Used electronics			\$200.00
			ue Ind figurines; paintings, prints, oid In, or baseball card collections;	· ·		
		escribe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other s; carpentry tools; musical instru		es, pool tables, golf clubs, skis; canoes	
✓	No Yes. D	escribe				
	0. Fire Examp		es, shotguns, ammunition, and	related equipment		
V	No					
Ш	Yes. L	escribe				
	1. Clot Exampl		clothes, furs, leather coats, design	gner wear, shoes, accesso	ories	
	No Vac 5					
⊻	Yes. L	escribe	Used clothing			\$475.00
	2. Jew Exampl	-		ement rings, wedding ring	gs, heirloom jewelry, watches, gems,	
☑	No	_				
	Yes. D	escribe				
		-farm animal les: Dogs, cats	s, birds, horses			_
✓	No					_
	Yes. D	escribe				
1	4. Any	other person	al and household items you c	lid not already list, inclu	uding any health aids you did not list	
✓	No					
	Yes. D	escribe				
			-		ntries for pages you have attached	\$975.00

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Debte	or 1 Ruby First Name	Middle Name	Harper Last Name	Case number (if known)	
Part 4			Last Name		
Do y	ou own or have an	y legal or equitable interest	in any of the follow	ving?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	kamples: Money you ha	ve in your wallet, in your home, in	·	d on hand when you file your petition Cash:	
		avings, or other financial accounts; stitutions. If you have multiple acc		shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase Bank		\$500.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks investment accounts with brokera Institution or issuer name:	age firms, money marke	et accounts	
	_				
	Non-publicly traded so an LLC, partnership, a		ed and unincorporate	ed businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Ruby		Harper	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer assuer name:	checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		. thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	,	, anni caringo account	, or early parision or promonanty plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:	_		
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			. <u> </u>
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

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Debt	tor 1 Ruby First Name	Harper Middle Name Last Name	Case number (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or	under a qualified state tuition program.	
	_	530(b)(1), 529A(b), and 529(b)(1).		
	✓ No Yes	Institution name and description. Separately file the records of any in	eterests.11 U.S.C. § 521(c):	
		-		
25.		able or future interests in property (other than anything listed in for your benefit	line 1), and rights or powers	
	No Yes. Desc	pribe		
26.	-	yrights, trademarks, trade secrets, and other intellectual prope ernet domain names, websites, proceeds from royalties and licensing	=	
	✓ No	sinot domain manos, mozonos, processos nom to jamos and nocioning	agi como no	
	Yes. Desc	cribe		
27.		nchises, and other general intangibles		
		ilding permits, exclusive licenses, cooperative association holdings, lic	quor licenses, professional licenses	
	Yes. Desc	cribe		
Mor	ney or propei	rty owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei			portion you own? Do not deduct secured
	Tax refunds or	wed to you	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or ✓ No Yes. Give sabou	wed to you specific information at them, including whether	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give s about	wed to you specific information	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	specific information at them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and it Family support Examples: Past	specific information at them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and it Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and it Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local: ance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and it Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s	specific information at them, including whether already filed the returns the tax years	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No ── Yes. Give sabout you a and if Family support Examples: Past ✓ No ── Yes. Give so Other amount Examples: Unp Soo ✓ No	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintenated specific information Its someone owes you paid wages, disability insurance payments, disability benefits, sick pay, sial Security benefits; unpaid loans you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintenated specific information Its someone owes you paid wages, disability insurance payments, disability benefits, sick pay, sial Security benefits; unpaid loans you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Ruby		Harper	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance paramples: Health, disability		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someo	of a living trust, expect	someone who has died proceeds from a life insurance policy	y, or are currently entitled to receive	
33	Yes. Describe	rties whether or not	you have filed a lawsuit or made	a demand for payment	
00.			urance claims, or rights to sue	a domaina ioi paymoni	
34.	Other contingent and u	ınliquidated claims o	f every nature, including counterd	elaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	✓ No Yes. Describe				
36.		-	m Part 4, including any entries fo		\$500.00
Part	5: Describe Any Bu	siness-Related Pro	operty You Own or Have an Ir	nterest In. List any real estate in Part	1.
37.	Do you own or have any	/ legal or equitable in	nterest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.			p D	urrent value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable or	commissions you all	ready earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electi	ronic devices
	No Yes. Describe				

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Deb	tor 1 Ruby	Harper Case numb	er (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
12	Interests in partnerships	or joint ventures		
42.		of joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Tidanio or orially.	, c c . c	
	information about them			
	110111			
12	Customor lists, mailing lis	sts, or other compilations		
45.		its, or other compliations		
	✓ No			
	Yes. Do your lists incl	ude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	No			
	Yes. Describe	9		
44.	Any business-related pro	operty you did not already list		
	✓ No			
	Yes. Give specific			
	information			
		of your entries from Part 5, including any entries for pages you have atta nere		
•				
Pari		m- and Commercial Fishing-Related Property You Own or Have	e an Interest In.	
	If you own or have an int	terest in farmland, list it in Part 1.		
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishing-related pr	roperty?	
	No. Go to Part 7.		Current value of the	
	Yes. Go to line 47.		portion you own? Do not deduct secured clair	ms
			or exemptions	113
47.	Farm animals			
	Examples: Livestock, pou	try, farm-raised fish		
	✓ No			
	Yes. Describe			

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Association No No No No No No No	49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No Yes. Describe	Debt	or 1 Ruby First Name		arper C	Case number (if known)	
Ves. Describe	Ves. Describe	48.					
No	No						
Social Property Social Prope	So. Farm and fishing supplies, chemicals, and feed No	49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
50. Farm and fishing supplies, chemicals, and feed No	50. Farm and fishing supplies, chemicals, and feed No Yes. Describe		✓ No				
No Yes. Describe	S2. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6, Write that number here		Yes. Describe				
State Stat	State Stat	50.	Farm and fishing suppl	ies, chemicals, and feed			
51. Any farm- and commercial fishing-related property you did not already list No	51. Any farm- and commercial fishing-related property you did not already list No		✓ No				
No	No Yes. Describe		Yes. Describe				
No	No Yes. Describe						
Yes. Describe	Yes. Describe Yes. Describe	51.		rcial fishing-related property you did n	ot already list		
22. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached or Part 6. Write that number here	22. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here						
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54	Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property. Add lines 56 through 61		Tes. Describe				
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54	Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61	52. A	dd the dollar value of al		any entries for pages you	have attached	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 \$975.00 \$98. Part 4: Total financial assets, line 36 \$975.00 \$99. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54	53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54	53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61					_	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 \$975.00 \$98. Part 4: Total financial assets, line 36 \$975.00 \$99. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54	53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No No Yes. Give specific information 54. Add the dollar value of all of your entries from Part 7. Write that number here Fait 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. part 2 total vehicles, line 5 57. Part 3: Total personal and household items, line 15 8975.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 62. Total personal property. Add lines 56 through 61						
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Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2	Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2	E4 A.	dd tha dallau waloo af al	Lafurana autoiga franc Dout 7. Write tha	t number bere	,	
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55. Part 1: Total real estate, line 2	55. Part 1: Total real estate, line 2						
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	62. Total personal property. Add lines 56 through 61	60. F	Part 6: Total farm- and f	ishing-related property, line 52			
	\$14450.00	61. F	Part 7: Total other prope	erty not listed, line 54			
\$14450.00 + \$14450.00	Copy personal property total	62. 1	Total personal property.	Add lines 56 through 61	\$14450.00		+ \$14450.00
						Copy personal property total	
63 Total of all property on Schedule A/B. Add line 55 + line 62	\$14450.00 \$14450.00	63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$14450.00

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Fill in this information to identify your case:					
Debtor 1	Ruby		Harper		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	t 1: Identify the Property You Clair	m as Exempt							
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	You are claiming state and federal	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
		Copy the value from Schedule A/B							
	Brief description: Nissa Altima, 2015, 2015 Nissan Altima-Debtor to pay direct to finance company	\$12,975.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)					
	Line from Schedule A/B: 03								
	Brief description: Checking account,	\$500.00	\$500.00	735 ILCS 5/12-1001(b)					
	Chase Bank Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit						
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

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Debtor 1				Harper	Case number (if known)	
	First Name	Midd	dle Name L	ast Name		
Part 2:	Additional Pa	age				
line		f the property and /B that lists this	Current value of the portion you own Copy the value from Schedule A/B		the exemption you claim one box for each exemption.	Specific laws that allow exemption
Line	cription: Living room,dii and bedroom s debtor to pay o finance compa from edule A/B:	sets- direct to	\$300.00		\$0 of fair market value, up to any able statutory limit	735 ILCS 5/12-1001(b)
Line	bription: Used clothing from edule A/B:	11	\$475.00		\$475.00 of fair market value, up to any able statutory limit	735 ILCS 5/12-1001(a)
Line	cription: Used electroni from edule A/B:	cs	\$200.00		\$200.00 of fair market value, up to any able statutory limit	735 ILCS 5/12-1001(b)

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Fill in	this information to identify your ca	8.			
Debto	or 1 Ruby First Name	Harper Middle Name Last Name			
Debto	or 2				
	Thoc Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If know	number vn)			_	
Off	icial Form 106D				Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
		le. If two married people are filing together, both are equa			
	space is needed, copy the Additio and case number (if known).	onal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional pa	ages, write your
	Do any creditors have claims se	ecured by your property?			
	-	nit this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information	·	3		
Part					
2.	List all secured claims. If a credit separately for each claim. If more the	for has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Santander Consumer USA	Describe the property that secures the claim:	\$18,652.00	\$12,975.00	\$5,677.00
	Creditor's Name P.O. Box 961245	072 Automobile			
	Number Street	As of the date you file, the claim is: Check all that apply.			
	Attn: Abel Marin	Contingent			
	Fort Worth TX 76161 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 8/1/2016 incurred	Last 4 digits of account number1000			
2.2	Progressive Creditor's Name	Describe the property that secures the claim:	\$1,400.00	\$300.00	\$1,100.00
	256 West Data Drive	Goods and furniture Value: \$300.00 As of the date you file, the claim is: Check all that apply.			
	Number Street	Contingent			
	Draper UT 84020	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	✓ An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was	Last 4 digits of account number			
	Add the dollar value of v	rour entries in Column A on this page. Write that number	\$20,052.00		

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Ruby		Harper				
		First Name	Middle Name	Last Name				
	otor 2							
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	Sankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number nown)	-						
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair the c	er party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> I listed in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims tach the Continuation Pag	could result in a claim xpired Leases (Official Secured by Property. I	ns and Part 2 for creditors wi Also list executory contract Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	s on <i>Schedu</i> iny creditor the Part yo	lle A/B: Prop s with partial ou need, fill it	erty (Official lly secured out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	reditors have priority ur	nsecured claims against ye	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amount ling to the creditor's nam particular claim, list the ot		both priority iority unsecu	and nonprior	ity amounts.
						Tatal	Duianita	Managiagitu

claim

amount

amount

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Debto	or 1 Ruby First Name Middle Name	Harper Last Name	Case number (if known)	
Part 2				
3. [o any creditors have nonpriority unsecured claim No. You have nothing to report in this part. Sub Yes.	s against you?	e court with your other schedules.	
u It	nsecured claim, list the creditor separately for each clai	im. For each claim li	r of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1. t the Continuation
	011 (01)			Total claim
4.1	City of Chicago - Dep't of Revenue Nonpriority Creditor's Name		Last 4 digits of account number When was the debt incurred? n/a	\$12,000.00
	PO Box 88292 Number Street			
	City State Zip Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community d Is the claim subject to offset? No	608 Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parking/camera tickets	
	Yes			
4.2	The state of the s	256 Code	When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify ORIGINAL CREDITOR: TMOBILE	\$879.00
4.3	Nonpriority Creditor's Name 8014 BAYBERRY RD Number Street JACKSONVILLE Florida 322		When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$679.00
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community d Is the claim subject to offset? Yes	ebt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify ORIGINAL CREDITOR: SPRINT	

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Harper Debtor 1 Ruby Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 NTL ACCT SRV \$494.00 Last 4 digits of account number Nonpriority Creditor's Name 1246 University # 421 When was the debt incurred? 12/1/2012 Street Number As of the date you file, the claim is: Check all that apply. Contingent 55104 Saint Paul Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: FIFTH **✓** No Other. Specify THIRD BANK Yes OAC \$316.00 Last 4 digits of account number 9941 Nonpriority Creditor's Name PO BOX 500 When was the debt incurred? 5/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **BARABOO** 53913 Wisconsin City State Zip Code ✓ Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for

Other. Specify ORIGINAL CREDITOR: MEDICAL

Is the claim subject to offset?

✓ No Yes Case 17-04103 Doc 1 Filed 02/13/17 Entered 02/13/17 16:02:19 Desc Main Document Page 26 of 69

Debtor 1 Ruby Harper Case number (if known) First Name Middle Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00

\$14,368.00

\$14,368.00

6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

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Debtor 1	Ruby		Harper	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)	-			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compar	ny with whom you have	e the contract or lease	State what the contract or lease is for
2.1	Dennis Morris Name			Residential Lease, Debtor is Lessee, Residential Lease
	Number	Street		
	City	State	Zip Code	

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			Do	cument ray	20 01 03	
Fill i	n this infor	mation to identify your c	ase:			
Deb	tor 1	Ruby		Harper		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	Sankruptcy Court for the:	Northern	District of Illinois		
0				(State)		
(If kno	e number own)	-				
						Check if this is an
						amended filing
Of	ficial	Form 106H				
Sc	hedul	e H: Your Cod	lebtors			12/15
the e know	Do you ha No Yes	he boxes on the left. At r every question. ve any codebtors? (If yo	tach the Additional Page	to this page. On the t	of any Additional Pages,	Additional Page, fill it out, and number write your name and case number (if
	Idaho, Lou		lived in a community pro kico, Puerto Rico, Texas, W			s and territories include Arizona, California,
			er spouse, or legal equiva	lent live with you at the	ma?	
		No	or spouse, or legal equiva	ient live with you at the	116:	
		-	, otata ar tarritarı, did va	u livro O	Fill in the name and curr	and address of the standard
	Ш	res. In which communi	y state or territory did you	i live !	Fill in the name and curr	ent address of that person.
		Name of your apouge of	ormer spouse, or legal equ	volont		
		Name of your spouse, i	officer spouse, of legal equ	valerri		
		Number Street				
		City	State	Zip Co	<u> </u>	
	In Oak	. a. Dag all ad	ataus Barration de			and the the management of the Control of
ა.	ın Column	ı ı, iist ali ot your codel	otors. Do not include you	spouse as a codebtor	your spouse is tiling with	you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this inform	ation to identify	your case:				
Debtor 1 Ru			Harpei			
	st Name	Middle Name	Last Na	ame	Che	ck if this is:
Debtor 2 (Spouse, if filing) First	et Name	Middle Name	Last Na	ame	<u> </u>	An amended filing
						A supplement showing post-petition chapter 1
United States Bank the:	kruptcy Court for	Northern	District of Illin			expenses as of the following date:
Case number			(5)	tate)		
(If known)					Ī	MM / DD / YYYY
Official Fo	rm 106l					
Schedule	I: Your In	come				12/1
information abou spouse. If more s number (if knowi	it your spouse. I space is needed	f you are separated and , attach a separate shed y question.	d your spous	se is not fi	ling with you, do	r spouse is living with you, include not include information about your onal pages, write your name and case
1. Fill in your em	nlovment		Debtor 1			Debtor 2
information.	proyment					
If you have mo	re than one job,	Employment status	✓ Emplo	yed		Employed
attach a separat			☐ Not En	nployed		Not Employed
information abo	out additional	Occupation				
Include part tim	ie seasonal or	Employer's name	Dor Mar Co	a vite		
self-employed v		• •	Per Mar Se	ecurity		<u>. </u>
Occupation ma	y include student	Employer's address	PO Box 11			Number Street
or homemaker,	if it applies.		- Number 3th			Number Street
					50005	-
			Davenport City	Iowa State		City State Zip Code
		How long employed there?			•	,
		there:				
Part 2: Give D	etails About N	Nonthly Income				
Estimate month spouse unless you	ly income as of t u are separated.	he date you file this form	-			write \$0 in the space. Include your non-filing
Estimate month spouse unless you If you or your non	ly income as of t u are separated.	the date you file this form	-	information	for all employers fo	r that person on the lines below. If you need
Estimate month spouse unless you If you or your non	ly income as of to u are separated. I-filing spouse have	the date you file this form	-	information		
Estimate month spouse unless you If you or your non more space, attact	ly income as of to use separated. Infiling spouse have the separate sheet	the date you file this form	combine the i	information	for all employers fo	r that person on the lines below. If you need
Estimate month spouse unless you If you or your non more space, attact. 2. List monthly deductions.) be.	ly income as of to use separated. Infiling spouse have the separate sheet	e more than one employer, et to this form. ary, and commissions (before, calculate what the monthly of the commission)	combine the i	information	for all employers fo	r that person on the lines below. If you need

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Debto		Harper	Case numbe	er (if	
	First Name Middle Name L	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	y line 4 here	→ 4.	\$2,021.63		
	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$301.19		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f. I	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$301.19		
7. Calc	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,720.44		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$940.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$304.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f.	\$226.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify: Child Care Welfare	8h. +	\$600.00 +		
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$2,070.00		
	culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$3,790.44	=	\$3,790.44
Incl frier	nte all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ads or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your o	lependents, your roomr		
Spe	cify:			11. +	\$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$3,790.44
					Combined monthly income
13. Do	you expect an increase or decrease within the year after y	you file this form?	·		
	Yes. Explain:				

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		D00	differit Tage 31 010	3		
Fill in this infor	rmation to identif	y your case:				
Debtor 1	Ruby		Harper			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fill	ing	
				A supplement s	showing post-r	petition chapter 13
Case number	Bankruptcy Court	for the: Northern	District of Illinois (State)	expenses as of		•
(If known)				MM / DD / YYY	Y	
Official	Form 10	<u> 165</u>				
Schedul	e J: Your	Expenses				12/1
information. If (if known). Ans						
		ouseriolu				
1. Is this a joi						
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
[No					
[Yes. Debtor 2	must file Official Forms 106J-2, Expe	enses for Separate Household of Deb	otor 2.		
2. Do you hav	ve dependents?	No				
Do not list [Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe	endent live
			Child	2 years	No.	
					✓ Yes.	
			Child	12 years	No.	
			Child	17 veers	✓ Yes. No.	
			Child	17 years	Yes.	
-	penses include	☑ No				
than		Yes				
yourself an dependent	-					
Part 2: Esti	mate Your On	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless ne bankruptcy is filed. If this is a su				
-	-	ch non-cash government assistance Bluded it on Sc <i>hedule I: Your Incom</i>	-			Your expenses
	I or home owner or the ground or l	rship expenses for your residence. ot. 4.	Include first mortgage payments and		4.	\$900.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's	s, or renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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First Name initiale last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$288.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$650.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$200.00
10. Personal care products and services	10.	\$120.00
11. Medical and dental expenses	11.	\$35.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$375.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$100.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$479.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Financed furniture	17c	\$268.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
206. Homeowiter 3 association of controllimitin dues	20e	\$0.00

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Debtor 1 Ruby			Harper	Case number (if known)		
	Name	Middle Name	Last Name			
21. Other. Spe	ecify:				21	\$0.00
	your monthly expen	ses.				\$3,615.00
	nes 4 through 21.	(D.I. 0) '				\$0.00
. ,	` , , ,	,, ,,	from Official Form 106J-2			\$3,615.00
		result is your monthly exp	enses.		22.	
	your monthly net inc					
23a. Copy	line 12 (your combine	d monthly income) from S	Schedule I.		23a	\$3,790.44
23b. Copy	your monthly expense	es from line 22 above.			23b	\$3,615.00
		nses from your monthly ir	ncome.			\$175.44
The r	esult is your monthly r	net income.			23c	
For exam	ole, do you expect to f	inish paying for your car lo	ses within the year after yoan within the year or do yonodification to the terms of	ou expect your		

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Ruby		Harper		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number	-				

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

П	Check if this is an
_	amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

— Yes. Name of person

— Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

★ /s/ Ruby Harper

Signature of Debtor 1

Date 2/13/2017

MM/DD/YYYY

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Fill in this in	nformation to identify y	our case:					
Debtor 1	Ruby		Harper				
Dahtau 0	First Name	Middle	Name Last Nam	е			
Debtor 2 (Spouse, if filing	First Name	Middle	Name Last Nam	e			
United State	es Bankruptcy Court for	the: Northern	District of Illino				
Case numb	per		(Stat	e)			
(If known)	<u>-</u>						Check if this is
Officia	al Form 107						amended filing
Statem	nent of Finan	cial Affairs	for Individuals	Filina for	Bankru	ptcv	12/
informatio number (if	n. If more space is n known). Answer eve	eeded, attach a sep ry question.	narried people are filing parate sheet to this form	. On the top of a			
Part 1: G	ive Details About Y	our Marital Status	s and Where You Lived	Betore			
1. What	t is your current marit	al status?					
	Married						
✓	Not married						
2. Durir	ng the last 3 years, ha	ve you lived anywher	re other than where you liv	ve now?			
ш	No						
✓ `	Yes. List all of the plac	es you lived in the las	st 3 years. Do not include v	where you live no	W.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as D	ebtor 1		Same as Debtor 1
	5827 S. Wentworth			_			
•	Number Street		From	Number Street		From	
			To				To
	Chicago Illinois City State	Zip Code		City	State	Zip Code	
				Same as D	ebtor 1		Same as Debtor 1
			_	<u> </u>			_
	Number Street		From	Number Street			From
•			То				To
,	City State	Zip Code		City	State	Zip Code	
and ter	rritories include Arizona,		pouse or legal equivalent isiana, Nevada, New Mexico,				
✓ N		uit Schedule H: Vour	Codebtors (Official Form	106H)			

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Harper Debtor 1 Ruby Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3035.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$25838.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$13000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD Child Care From January 1 of current year until \$1,200.00 Payment the date you filed for bankruptcy: Est. YTD LINK \$452.00 Est. 2016 Child Care For last calendar year: \$3,000.00 Payent (January 1 to December 31, 2016 Est. 2016 LINK \$7,452.00 Est. 2015 LINK \$5,400.00 For the calendar year before that: (January 1 to December 31, 2015

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Harper Debtor 1 Ruby __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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ebtor ⁻	1 Ruby			Har	per	Case number	(if known)
	First Name		Middle Name	Last	Name		
Insi cor age	iders include your porations of which ent, including one ch as child suppor	relatives; ar n you are ar for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	City	State	Zip Code				
insi	ider? lude payments on	debts guar		d by an insider.	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
			7: 0 :				
	City	State	Zip Code				

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Debtor 1 Ruby Harper Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Ruby	Harper	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was an appointed receiver, a custodian, or another official?	y of your property in the	possession of an assignee for the benefit o	f creditors, a court-
	No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt	tor 1	Ruby		Harper	Case number (if kno	wn)	
		First Name Middle Nar	me	Last Name			
14.	Wit	hin 2 years before you filed for bankrup	tcy, did yo	u give any gifts or contr	ibutions with a total value	of more than \$600	to any charity?
	V	No					
	H	Yes. Fill in the details for each gift or co	ontribution				
	Ш	res. I ill ill the details for each gift of co	Ji iu ibuuoi i.				
		Gifts or contributions to charities		Describe what you con	ntributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Sharry Sharre					
		-					
		N Obrasi					
		Number Street					
		City State Zip Co	- do				
		City State Zip Co	ode				
Dani		List Cartain Lassas					
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for bankrupt	cy or since	you filed for bankrupto	y, did you lose anything be	cause of theft, fire,	other disaster, or
	gan	nbling?					
	~	No					
		Yes. Fill in the details.					
		Describe the property you lost and		Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred			insurance has paid. List	loss	lost
				-	s on line 33 of Schedule		
				A/B: Property.			
Part	7:	List Certain Payments or Transfer	rs				
	Incl	No No Eill in the detaile	parers, or cr	edit counseling agencies	for services required in your b	oankruptcy.	
	lacksquare	Yes. Fill in the details.					
				Description and value	of any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 350.00		2/13/2017	\$350.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		Chinana Illinaia 0004	0				
		Chicago Illinois 6064					
		City State Zip Co	ode				
		Email or website address					
		Email of Website address					
		Person Who Made the Payment, if Not Yo	ou				
		Person Who Was Paid					
		Person Who Was Paid Number Street					
			ode				
		Number Street City State Zip Co	ode				
		Number Street	ode				
		Number Street City State Zip Co					

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Debt		Ruby		Harper	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or t	ors or to make payme		ur behalf pay or transfer a	ny property to any	one who promised to
	$\overline{\mathbf{V}}$	No Yes. Fill in the details.					
				Description and value of an transferred	y property	Date A payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bu	isiness or financial affi nd transfers made as se	ecurity (such as the granting of a		•	
		Too. Tim it ale detaile.		Description and value of an property transferred		property or eived or debts paic	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code J				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a	self-settled trust or simil	ar device of which	you are a
		Yes. Fill in the details.		Description and value of t	he property transferred		Date transfer was made
		Name of trust					- Illauc

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Harper Debtor 1 Ruby Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Harper Debtor 1 Ruby Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Har	per	Cas	se number <i>(ii</i>	known) _		
		First Name		Middle Name	Last	Name					
26.	Hav	e you been a part	y in any judio	ial or administra	ative procee	ding under	any environmer	ntal law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the def	tails.								
				C	Court or age	ncy		Nature o	of the case		Status of the case
		Case title									Pending
				<u>-</u>	Court Name						On appeal
		Case number			NumberStree	t					Concluded
		1			City	State	Zip Code				
Part	t 11:	Give Details Al	oout Your E	Susiness or Co	nnections	to Any Bu	siness				
27.	With	nin 4 years before						_		o any business	s?
				mployed in a tra oility company (Ll	-		-	full-time or p	art-time		
		A partner in				a pa	алоголир (==.)				
		_		naging executive	-		acration				
		_		f the voting or ed	quity securit	es or a corp	Joration				
		No. None of the a Yes. Check all tha			details belov	v for each b	ousiness.				
	_						ire of the busine	ess			number Do not number or ITIN.
		Business Name			-				EIN:		
		Number Street			_				Dates busi	ness existed	
			Ctoto	Zin Codo	Name	of account	ant or bookkeep	per	_	_	
		City	State	Zip Code					From	10	
					Descri	be the natu	ire of the busine	ess			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name -	of account	ant or bookkeep	per	Erom	To	
		o,	Olalo	p					110111	10	
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		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name —	of account	ant or bookkeep	per	From	To	
		,	5.0.0						1 10111	To	

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Deb	tor 1	Ruby			Harper	Case number (if known)
		First Name		Middle Name	Last Name	
28.		ditors, or other pa	irties.	bankruptcy, did yo	u give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Ш	Yes. Fill in the de	tails below.			
					Date issued	
		Name			MM/DD/YYYY	
		Name			IVIIVI/ DD/ 1111	
		Number Street			=	
		City	State	Zip Code	=	
		Ciam Dalaur				
Part	12:	Sign Below				
t	true a	ind correct. I und kruptcy case can	erstand that	making a false stat	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 90 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		x /s/	Ruby Harper			×
		Signat	ure of Debtor	1		Signature of Debtor 2
		Date	2/13/2017			Date
ı	Did yo	ou attach addition	nal pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ļ	Y					
L	⊔ '	es				
ı	Did yo	ou pay or agree to	pay someo	ne who is not an att	orney to help you fill out b	ankruptcy forms?
ſ	V	lo				
i	☐ Y	es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Ruby Harper	Case No.	
=	Debtor		(If known)
		Chapter _	Chapter 13
	DISCLOSURE OF COM	PENSATION OF ATTORNE	Y FOR DEBTOR
1		r. P. 2016(b), I certify that I am the attorney for the certification in bankruptcy, or agriphor(s) in contemplation of or in connection with	eed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have rece	ved	\$350.0
	Balance Due		\$3,650.0
2	2. The source of the compensation paid to me w	as:	
	Debtor	Other (specify)	
3	3. The source of the compensation paid to me is	:	
	Debtor	Other (specify)	
4	I have not agreed to share the above-disc members and associates of my law firm.	osed compensation with any other person unle	ss they are
		d compensation with a other person or persons copy of the agreement, together with a list of the sattached.	
5	 In return for the above-disclosed fee, I have at a. Analysis of the debtor's financial situation bankruptcy; 	reed to render legal service for all aspects of the tion, and rendering advice to the debtor in deter	
	b. Preparation and filing of any petition,	schedules, statements of affairs and plan which	may be required;
	c. Representation of the debtor at the me	eting of creditors and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor in advers	ary proceedings and other contested bankruptc	y matters;
6	6. By agreement with the debtor(s), the above-di	sclosed fee does not include the following servi	ces:

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B 203 (12/94)

CERTIFICATION				
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.				
2/13/2017	/s/ Chris Pryor			
Date	Signature of Attorney			
	Semrad Law Firm			
	Name of law firm			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/13/2017	
Signed:		
/s/ Ruby	Harper	
		/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Harper, Ruby Debtor(s)	Case No	
	(4)	Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	2/13/2017	/s/ Harper, Ruby Harper, Ruby Signature of Deb	

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

NTL ACCT SRV 1246 University # 421 Saint Paul, MN, 55104

OAC PO BOX 500 BARABOO, WI, 53913

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Progressive PO Box 94568 Cleveland, OH, 44101

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/13/2017	
Signed:		
/s/ Ruby	Harper 12 H	
	<u> </u>	/s/ Chris Pryor
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Ruby First Name	Ad-Julia Al-	Harper	Case number (if known)	
	Middle Name uestions for Reporting Purpose	Last Name		
^{16.} What kind of debts do you have?	100 Anatom daha minarik	y consumer debts? (a) primarily for a perso y business debts? Buinvestment or through	nal, family, or househol usiness debts are debts in the operation of the b	d purpose." that you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f No. t Yes.	r 7. Do you estimate tha	t after any exempt proper o distribute to unsecured o	ty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,00 5,001-10,0 10,001-25	000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$10,000,00 \$50,000,00	-\$10 million [01-\$50 million [01-\$100 million [001-\$500 million [\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, ar	nd I declare under non	alty of parium, that the	pformation provided in the second
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	Signature of Debtor 1)	Signature of Debto	pr 2
	Executed on 2/13/2017 MM / DD	/ / YYYY	Executed on _	MM / DD / YYYY

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		ase:			
Debtor 1	Ruby		Harper		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	_	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number (Ifknown)			(State)	_	
Official I	Form 106De	C .		·	Check if this is ar amended filing
Declarati	on About an	Individual Deb	tor's Schedules		12/15
	341, 1519, and 3571.	on min a bankruptoy oa	oo oun room in inoo ap 10 41	250,000, or imprisonment for up to 20 ye	
Part 1: Sign	Below				
		one who is NOT an attor	ney to help you fill out bankru	uptcy forms?	
and the second s		one who is NOT an attor	ney to help you fill out bankru	uptcy forms?	
Did you pa		one who is NOT an attor		ition Preparer's Notice, Declaration, and	

Date

MM/DD/YYYY

Date 2/13/2017

MM/DD/YYYY

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Debtor ³			Harper	Case number (if known)
	First Name	Middle Name	Last Name	
	ithin 2 years before yo editors, or other parti		ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the detai	ls below.		
	-		Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City	State Zip Code		
Part 12	Sign Below			
	ınkruptcy case can re			perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	¥	e of Debtor 1		Signature of Debtor 2
	Date 2/1	3/2017	·	Date
Did	you attach additional	pages to Your Statement of	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to p	ay someone who is not an at	ttorney to help you fill ou	t bankruptcy forms?
V	No			
靣	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Harper, Ruby Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICA	ATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is t	rue and correct to the best of their
Date:	2/13/2017	/s/ Harper, Ruby Harper, Ruby	

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Dobto	r 1 Ruby		Harper	Case number (if known)	
Debic	First Name	Middle Name	Last Name	Control of the contro	State of the second state of the second seco
16.	Calculate the median famil	y income that applies to	you. Follow these s	teps:	i eminoria
	16a. Fill in the state in which	you live.	Illinois		1. A V. CAUTTINE A
	16b. Fill in the number of peo	ple in your household.	4		#00.090.00
	16c. Fill in the median family household using the link specified in		To	find a list of applicable median income amounts, go online st may also be available at the bankruptcy clerk's office.	\$90,080.00
17.	How do the lines compare?				October 1974 Octob
	17a. Line 15b is less that under 11 U.S.C. §	n or equal to line 16c. On t 1 <i>325(b)(3).</i> Go to Part 3. [he top of page 1 of Do NOT fill out <i>Calc</i>	this form, check box 1, Disposable income is not determined ulation of Disposable Income (Official Form 122C-2).	
	U.S.C. & 1325(b)(3)	an line 16c. On the top of p b. Go to Part 3 and fill out rent monthly income from	Calculation of Di	check box 2, <i>Disposable income is determined under 11</i> sposable Income (Official Form 122C-2). On line 39 of that	or programme and
Part	Galculate Your Com	mitment Period Under	· 11 U.S.C. §132	5(b)(4)	
18.	Copy your total average mo	onthly income from line 1	1.		\$4,643.78
19.	man and the street of the street of	and if it applies If you are	a married Vour Soo	use is not filing with you, and you contend that calculating the tof your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustment				-\$0.00
	19b. Subtract line 19a from				\$4,643.78
20.	Calculate your current mor		Follow these steps	s .	
	20a. Copy line 19b.				\$4,643.78
	, -	ber of months in a year).			x 12
-	20b. The result is your currer	t monthly income for the y	ear for this part of t	he form.	\$55,725.36
ACT AND ARROW AND ALL A VA	20c. Copy the median family	income for your state and	size of household f	rom line 16c.	\$90,080.00
21.	How do the lines compare	?			
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Line 20b is less than line commitment period is 3	20c. Unless otherwise ord years. Go to Part 4.	lered by the court, o	on the top of page 1 of this form, check box 3, The	
A THE RESIDENCE AND A SECOND ASSESSMENT OF THE PERSON ASSESSMENT OF THE	Line 20b is more than of 4, The commitment period	r equal to line 20c. Unless of and is 5 years. Go to Part 4.	otherwise ordered b	y the court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
The state of the s	By signing here, I declar	e under penalty of perjury th	nat the information	on this statement and in any attachments is true and correct.	
PM Aud A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	🗶 /s/ Ruby Harper	RM -	Statement Announce -	*	
** 0.5 Miles 5	Signature of Debtor	1		Signature of Debtor 2	
makes to the state of the	Date 2/13/2017 MM/DD/YYY	V Y		Date MM/DD/YYYY	
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	If you checked 17a, do If you checked 17b, fill of above.	NOT fill out or file Form 12: out Form 122C-2 and file it	2C-2. with this form. On	line 39 of that form, copy your current monthly income from lin	e 14